

<i>SERFF Tracking Number:</i>	<i>MUTM-125881099</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40746</i>
<i>Company Tracking Number:</i>	<i>TRACY EMRICH</i>		
<i>TOI:</i>	<i>MS05I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS05I.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertising- AFN40101-383_1108</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/AFN40101-383_1108</i>		

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: MUTM-125881099 State: ArkansasLH
Advertising- AFN40101-383_1108

TOI: MS05I Individual Medicare Supplement - SERFF Status: Closed State Tr Num: 40746
Standard Plans

Sub-TOI: MS05I.001 Plan A Co Tr Num: TRACY EMRICH State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Stephanie Fowler

Authors: Sally Hess, tracy emrich Disposition Date: 11/17/2008

Date Submitted: 10/30/2008 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Advertising

Project Number: AFN40101-383_1108

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/17/2008

Deemer Date:

Filing Description:

Please see the attached cover letter under the supporting documentation tab.

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 11/17/2008

Corresponding Filing Tracking Number:

Company and Contact

Filing Contact Information

SERFF Tracking Number: MUTM-125881099 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 40746
Company Tracking Number: TRACY EMRICH
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Medicare Supplement Advertising- AFN40101-383_1108
Project Name/Number: Medicare Supplement Advertising/AFN40101-383_1108

Mike Trebold, Product & Advertising mike.trebold@mutualofomaha.com
Compliance Consultant
Regulatory Affairs (402) 351-2654 [Phone]
Omaha, NE 68175 (402) 351-5298[FAX]

Filing Company Information

United of Omaha Life Insurance Company	CoCode: 69868	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Life Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6420 ext. [Phone]	FEIN Number: 47-0322111	

Filing Fees

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$150.00	10/30/2008	23592204

Created by SERFF on 03/02/2009 02:47 PM

SERFF Tracking Number:	MUTM-125881099	State:	Arkansas
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Project Name/Number:	Medicare Supplement Advertising/AFN40101-383_1108		

Disposition

Disposition Date: 11/17/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MUTM-125881099 State: Arkansas

Filing Company: United of Omaha Life Insurance Company State Tracking Number: 40746

Company Tracking Number: TRACY EMRICH

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans

Product Name: Medicare Supplement Advertising- AFN40101-383_1108

Project Name/Number: Medicare Supplement Advertising/AFN40101-383_1108

Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Memorandum of Variability- AFN40101-380_1108	Accepted for Informational Purposes	Yes
Supporting Document	Memorandum of Variability- AFN40101-381_1108	Accepted for Informational Purposes	Yes
Supporting Document	Memorandum of Variability- AFN40101-382_1108	Accepted for Informational Purposes	Yes
Supporting Document	Memorandum of Variability- AFN40101-383_1108	Accepted for Informational Purposes	Yes
Supporting Document	Memorandum of Variability- AFN40101-384_1108	Accepted for Informational Purposes	Yes
Form	Medicare Supplement Website	Filed	Yes
Form	Medicare Supplement Website	Filed	Yes
Form	Medicare Supplement Website	Filed	Yes
Form	Medicare Supplement Website	Filed	Yes
Form	Medicare Supplement Website	Filed	Yes
Form	Medicare Supplement Gateway Page	Filed	Yes

SERFF Tracking Number: MUTM-125881099 State: Arkansas

Filing Company: United of Omaha Life Insurance Company State Tracking Number: 40746

Company Tracking Number: TRACY EMRICH

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Standard Plans

Product Name: Medicare Supplement Advertising- AFN40101-383_1108

Project Name/Number: Medicare Supplement Advertising/AFN40101-383_1108

Form Schedule

Lead Form Number: AFN40101-383_1108

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	AFN40101-383_1108	Advertising Medicare Supplement Website		Initial			AFN40101-383_1108.pdf
Filed	AFN40101-384_1108	Advertising Medicare Supplement Website		Initial			AFN40101-384_1108.pdf
Filed	AFN40101-381_1108	Advertising Medicare Supplement Website		Initial			AFN40101-381_1108.pdf
Filed	AFN40101-380_1108	Advertising Medicare Supplement Website		Initial			AFN40101-380_1108.pdf
Filed	AFN40101-382_1108	Advertising Medicare Supplement Website		Initial			AFN40101-382_1108.pdf
Filed	AFN40101-7	Advertising Medicare Supplement Gateway Page		Initial			AFN40101-7.pdf



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Text size:

A A A

Medicare Supplement Insurance Policy

A Medicare supplement insurance policy helps pay some of the expenses not covered by Medicare. What's more:

- ▶ Your out-of-pocket health care costs are reduced
- ▶ You choose your own doctors, hospitals and other health care providers
- ▶ Your benefits increase along with Medicare's deductibles and co-payments depending on your plan's coverage

With companies offering the same standardized insurance plans, your Medicare supplement choice comes down to price and a company's service, reputation and experience with Medicare supplement insurance policies.

[See how United of Omaha Life Insurance Company exceeds expectations.](#)

Determine Your Need

As we age, our health care expenses generally increase. Medicare pays many of those costs, but not all. See how a Medicare supplement insurance policy can complete your health care protection.

Plan Details

From basic to comprehensive coverage, there's a United of Omaha Medicare supplement insurance policy for your specific needs and budget.

Why Choose Us

Our Medicare supplement insurance policies help give you the financial value and security you seek in your health care coverage.

Watch Our Commercial



» Related Links

[See the Medicare supplement insurance available in your state.](#)

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Text size:

A A A

Who needs a Medicare supplement insurance policy?

Original Medicare pays for many health care services and supplies, but it doesn't pay all of your health care costs. You must pay these expenses which are often deductibles, coinsurance and co-payments.
[See your out-of-pocket costs.](#)

For a monthly premium, a Medicare supplement insurance policy helps you pay all or some of these costs, depending on the policy you choose.

A Medicare supplement insurance policy is for people on Medicare who want:

- ▶ Help paying for some health care costs
- ▶ To keep their own doctors and hospitals and choose their specialists and other health care providers
- ▶ To budget for the premium and not worry about high out-of-pocket expenses
- ▶ First-dollar coverage – don't have to pay deductibles or co-payments every time they see a doctor
- ▶ Their benefits to increase along with Medicare's deductibles and co-payments
- ▶ To be covered everywhere in the U.S.
- ▶ Their providers to file the claims so they don't have to hassle with paperwork
- ▶ Guaranteed renewable insurance so they can keep their policy as long as they pay their premiums on time



» **Related Links**

[See the Medicare supplement insurance available in your state.](#)

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Text size:

A A A

Our Medicare Supplement Insurance Policies

There are 12 federally standardized Medicare supplement insurance plans (Plans A-L). Insurance companies must offer Plan A and may offer any other plans. We have a policy that helps meet your needs and budget.

Benefits

Most Medicare supplement insurance policies pay these basic benefits:

- ▶ Medicare Part A hospital deductible [\$1,024 in 2008], coinsurance plus coverage for 365 additional days after Medicare benefits end
- ▶ Medicare Part B coinsurance (generally 20% of Medicare approved expenses)
- ▶ First three pints of blood each year

Additional benefits, depending on the plan you choose, pay you for:

- ▶ Medicare Part B deductible [\$135 in 2008]
- ▶ Medicare Part B excess charges
- ▶ At-home recovery visits
- ▶ Foreign travel emergency care

How to Select the Right Plan for You

As we age, our health care expenses generally increase and we see the doctor more frequently.

Ask yourself whether you could budget for any of these Medicare Part B costs and choose a Medicare supplement insurance policy according to your needs:

- ▶ Medicare Part B calendar-year deductible, [\$135 in 2008]
- ▶ At-home recovery visits for assistance for activities of daily living for your recovery from an illness, injury or surgery
- ▶ Charges for excess benefits – Your bill for Medicare Part B services and supplies may exceed the Medicare-eligible expense, leaving you to pay the difference on your own. A Medicare supplement policy can help you pay the difference.
- ▶ Emergency care received outside the U.S.

In most cases, benefits are paid directly to your providers.

See the Medicare supplement insurance policies available [in your state](#).



Related Links

See the Medicare supplement insurance [available in your state](#).

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Text size:

A A A

Why choose us for your Medicare supplement insurance?

A Mutual of Omaha company since 1926, United of Omaha Life Insurance Company offers a diversified portfolio of life insurance, fixed annuities and other insurance, including Medicare supplement policies. When you own a United of Omaha Medicare supplement insurance policy, you get the reputation of Mutual of Omaha and its affiliates which have been providing quality insurance and financial products since 1909.

Value-added Customer Service

- Medicare supplement Parts A and B electronic claims processing eliminates your paperwork hassles
- Friendly, professional and knowledgeable customer care representatives

You could have the financial value and security you seek in your health care coverage with a Medicare supplement policy.



» Related Links

[See the Medicare supplement insurance available in your state.](#)

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Medicare Supplement

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- » [Determine Your Need](#)
 - **Out-of-Pocket Costs**
- » [Plan Details](#)
- » [Get a Quote](#)
- » [Why Choose Us](#)

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Text size:

A A A

Your Out-of-Pocket Costs with Medicare

Part A: Inpatient Hospital

Feature	Medicare Pays*	You Pay*
Deductible	Nothing	\$1,024
First 60 Days	100%	\$0
Coinurance 61-90 days	All but \$256 a day	\$256 a day
Coinurance 91-150 days	All but \$512 a day	\$512 a day
Coinurance 151+ days	Nothing	Eligible Expenses
Blood	All but three pints	
Skilled Nursing Facility Care First 20 Days	100%	
Coinurance 21-100 days	All but \$128 a day	\$128 a day

Part B: Supplemental Medical Coverage

Feature	Medicare Pays*	You Pay*
Deductible	Nothing	\$135
Coinurance	Generally 80% of Medicare approved expenses	Generally 20% of Medicare approved expenses
Excess Benefits	Nothing	
Blood	All but three pints	

Additional Benefits

Emergency Care Received Outside the U.S.	Nothing	
At-home Recovery Visits	Nothing	

*Reflects 2008 Medicare program

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Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in NY. Neither United Of Omaha Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program. Policy forms UM1, UM2, UM3, UM4, UM5, or state equivalent (in OK, UM1-21398, UM4-21399, UM5-21400). This policy has exclusions, limitations and reductions. Coverage may vary by state. An outline of coverage is available upon request. For cost and complete details of coverage, contact a local United of Omaha Insurance agent or office.



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Medicare Supplement Insurance

See the Medicare Supplement Insurance Policies Available Where You Live

Choose a State:



**Not for
Advertising
Review**

How we protect your [privacy](#).
Please read our [terms and conditions](#).

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<i>SERFF Tracking Number:</i>	<i>MUTM-125881099</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40746</i>
<i>Company Tracking Number:</i>	<i>TRACY EMRICH</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertising- AFN40101-383_1108</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/AFN40101-383_1108</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: MUTM-125881099 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 40746
Company Tracking Number: TRACY EMRICH
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Medicare Supplement Advertising- AFN40101-383_1108
Project Name/Number: Medicare Supplement Advertising/AFN40101-383_1108

Supporting Document Schedules

Satisfied -Name: Cover Letter **Review Status:** Accepted for Informational 11/17/2008
Purposes

Comments:

Attachment:

AR Letter.pdf

Satisfied -Name: Memorandum of Variability- **Review Status:** Accepted for Informational 11/17/2008
AFN40101-380_1108 Purposes

Comments:

Attachment:

AFN40101-380_1108 (MoV).pdf

Satisfied -Name: Memorandum of Variability- **Review Status:** Accepted for Informational 11/17/2008
AFN40101-381_1108 Purposes

Comments:

Attachment:

AFN40101-381_1108 (MoV).pdf

Satisfied -Name: Memorandum of Variability- **Review Status:** Accepted for Informational 11/17/2008
AFN40101-382_1108 Purposes

Comments:

Attachment:

AFN40101-382_1108 (MoV).pdf

Satisfied -Name: Memorandum of Variability- **Review Status:** Accepted for Informational 11/17/2008
AFN40101-383_1108 Purposes

Comments:

<i>SERFF Tracking Number:</i>	<i>MUTM-125881099</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40746</i>
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AFN40101-383_1108 (MoV).pdf

SERFF Tracking Number:	MUTM-125881099	State:	Arkansas
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TOI:	MS05I Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS05I.001 Plan A
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Project Name/Number:	Medicare Supplement Advertising/AFN40101-383_1108		

<p>Satisfied -Name: Memorandum of Variability- AFN40101-384_1108</p> <p>Comments:</p> <p>Attachment: AFN40101-384_1108 (MoV).pdf</p>	<p>Review Status:</p> <p>Accepted for Informational Purposes 11/17/2008</p>
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UNITED of OMAHA

UNITED of OMAHA LIFE INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
402 342 7600



October 30, 2008

Arkansas Department of Insurance
Attn: Compliance - Life & Health
1200 West Third Street
Little Rock, AR 72201-1904

NAIC #261-69868
FEIN #47-0322111
United of Omaha Life Insurance Company
Medicare Supplement Advertising
Website Pages: AFN40101-383_1108, AFN40101-384_1108,
AFN40101-381_1108, AFN40101-380_1108 & AFN40101-382_1108

Enclosed for review by your Department is a copy of the above-captioned advertising. The forms are new and are not intended to replace any previously approved forms. They will be used with appropriate approved forms in your state.

These website pages being filed will follow a *gateway* page. The *gateway* page (AFN40101-7), which is not being filed as advertising, will be used for navigation and security purposes. The *gateway* page controls access to product information and advertising by the user's state of residence. If the consumer wants to view information on the product, the gateway page will instruct the consumer to choose their state and it will bring them into these website pages.

The following is a list of which links connect to each page of the website we are filing for Medicare Supplement.

Starting with the gateway page (AFN40101-7), the prospect will choose their state. The next page that will come up will be AFN40101-383, and then the following links will connect to these pages:

- Determine Your Need links to AFN40101-384
- Plan Details links to AFN40101-381
- Why Choose Us links to AFN40101-380

The link for "Watch Our Commercial" will show the TV commercial (AFN39641) that was filed with your Department on October 28, 2005.

Under "Related Links" on pages AFN40101-383_1108, AFN40101-384_1108, AFN40101-381_1108 and AFN40101-380_1108 the following link will connect to brochure UC6845_AR that was approved by your Department on August 7, 2008.

On page AFN40101-383_1108 the following link will connect to this page:

- See how Mutual Omaha exceeds expectations. Links to AFN40101-380_1108.

On page AFN40101-384_1108 the following link will connect to this page:

- See what Medicare may not pay. Links to AFN40101-382_1108.

Page 2

AFN40101-383_1108, et al

The brochures and television commercial will be updated if newer versions are approved or filed with your Department.

Also, we request that any wording printed in brackets be considered variable. We would like to file it in this variable format so we would not have to file it year after year due to changes in the amounts. The variable will be amounts for the new co-pays and deductibles set up by Medicare. These variables will change each year when the new co-payments and deductibles go into affect. There will not be any other changes to the advertisements in the following year(s). If there is a change to the verbiage, we will re-file the advertisements when needed.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

A handwritten signature in black ink that reads "Mike Trebold". The signature is written in a cursive, flowing style.

Mike Trebold
Product and Advertising Compliance Consultant
Regulatory Affairs

Phone: 402-351-2654

Fax: 402-351-5298

E-mail: advfilings@mutualofomaha.com

te

VARIABLE MATERIAL FOR ADVERTISING FORM

AFN40101-380_1108

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Right Banner

 **Related Links**

[See the Medicare
supplement insurance
[available in your state.](#)]

Explanation

Related Links

This function will open a PDF of the state's Medicare supplement brochure. The feature may not be functional if a current brochure is not available for a selected state.

The link will not be displayed on the website unless fully functional.

Copyright text

Will be updated annually.

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VARIABLE MATERIAL FOR ADVERTISING FORM

AFN40101-381_1108

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

First paragraph

Our Medicare Supplement Insurance Policies

There are [12] federally standardized Medicare supplement insurance plans [Plans A-L]. Insurance companies must offer Plan A and may offer any other plans. We have a policy that helps meet your needs and budget.

Explanation

Will be updated if additional plans are added.

Right Banner

» Related Links

[See the Medicare supplement insurance available in your state.]

Related Links

This function will open a PDF of the state's Medicare supplement brochure. The feature may not be functional if a current brochure is not available for a selected state.

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Table Headings

Medicare Pays*

You Pay*

*Reflects [2008] Medicare program

Will be updated with the current year.

Copyright text

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Will be updated annually.

VARIABLE MATERIAL FOR ADVERTISING FORM

AFN40101-382_1108

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Table Headings

Explanation

Will be updated with the current year.

Medicare Pays*

You Pay*

*Reflects [2008] Medicare program

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